

Information to identify the case:

Debtor 1	Kathleen P Carter	Social Security number or ITIN	xxx-xx-2910
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-25691-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen P Carter
fka Kathleen P Behrens, fka Kathleen P Ryan

11/20/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kathleen P Carter
 Debtor

Case No. 19-25691-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db +Kathleen P Carter, 10 Jefferson Street, Vernon, NJ 07462-3538
 518406601 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518406603 +NJ Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
 518406602 New York State Dept of Taxation, NYS Assessment Receivables, PO Box 4128,
 Binghamton, NY 13902-4128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Nov 21 2019 00:53:30 Charles M. Forman,
 Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2019 00:52:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 21 2019 00:52:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: BANKAMER2.COM Nov 21 2019 05:13:00 BANK OF AMERICA, N.A.,
 Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 518406593 +EDI: BANKAMER.COM Nov 21 2019 05:13:00 Bank Of America, PO BIX 5170,
 Simi Valley, CA 93062-5170
 518406594 +EDI: TSYS2.COM Nov 21 2019 05:13:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 518406597 +E-mail/Text: assetrecovery@mycfcu.com Nov 21 2019 00:51:19 CFCU Community Credit Union,
 1030 Craftr Ropad, Ithaca, NY 14850-1016
 518406595 +EDI: CAPITALONE.COM Nov 21 2019 05:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 518406596 +E-mail/Text: kzoepfel@credit-control.com Nov 21 2019 00:52:46 Central Loan Admin,
 P.O Box 77404, Trenton, NJ 08628-6404
 518406598 +EDI: CHASE.COM Nov 21 2019 05:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 518406599 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 21 2019 00:53:17 Harley Davidson Credit,
 P.O Box 22048, Carson City, NV 89721-2048
 518406600 EDI: IRS.COM Nov 21 2019 05:13:00 IRS, PO Box 931000, Louisville, KY 40293-1000
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400,
 Rochelle Park, NJ 07662-3017

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
 Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
 lcapasso@formanlaw.com; cforman@iq7technology.com
 James C. Zimmermann on behalf of Debtor Kathleen P Carter jim@jzlawyer.com, office@jzlawyer.com
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
 rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com,
 nj.bkecf@fedphe.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7